

0% LOAN Home Improvement Program

Basic Eligibility Criteria includes:

Homeowner residence must be located within city limits

Must be homeowner's primary residence – NO RENTALS!

Mobile homes must be permanently-affixed to homeowner's land!

Household gross income may not exceed HUD Income Limits:

<u>#persons in house</u>	<u>80% median</u>	<u>#persons in house</u>	<u>80% median</u>
1	\$28,200	5	\$43,550
2	\$32,250	6	\$46,750
3	\$36,300	7	\$50,000
4	\$40,300	8	\$53,200

Eligible home improvements include but are not limited to:

- | | |
|---------------------------|-------------------------------|
| - Room additions | - Electrical service upgrades |
| - Roof replacement/repair | - Water heater |
| - Furnace | - Cooler or A/C unit |
| - Kitchen remodel | - Insulated windows |

Home improvements only! No Cash-outs or refi!!

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Call 791-4636 for more information:

Primary Staff Contact: Mike Czechowski (ext. #344)

**Secondary Staff Contacts: Karla Timmons (ext. #305)
Tom Ingram (ext. #304)**

Spanish-speaking Contact: Frances Romero (ext. #308)